

Information to identify the case:

Debtor 1	<u>Ramon C Antigua</u>	Social Security number or ITIN	xxx-xx-4894
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lexy Cuadros</u>	Social Security number or ITIN	xxx-xx-2441
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-30009-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ramon C Antigua

Lexy Cuadros

12/29/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ramon C Antigua
 Lexy Cuadros
 Debtors

Case No. 17-30009-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Dec 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2017.

db/jdb
 517101032 +Ramon C Antigua, Lexy Cuadros, 1614 86th Street, North Bergen, NJ 07047-4321
 +Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 517101034 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
 517101036 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
 S Louis, MO 63179-0040
 517101037 +Citicards Chna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,
 Saint Louis, MO 63179-0040
 517101039 +Dolores Molina, Law Offices of Douglas J. Fleisher, 2035 Kennedy Blvd.,
 North Bergen, NJ 07047-6362
 517101040 +Equifax, POB 740241, Atlanta, GA 30374-0241
 517101041 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 517101043 +Law Offices of Douglas J. Fleisher, 2035 Kennedy Blvd., North Bergen, NJ 07047-6362
 517101045 +New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046
 517101046 +Plinio Cuadros, 1614 86th Street, North Bergen, NJ 07047-4321
 517101047 +Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
 517101052 TransUnion, POB 2000, Crum Lynne, PA 19022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 29 2017 22:59:44 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 29 2017 22:59:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: RMSC.COM Dec 29 2017 22:38:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 Valerie Smith, PO BOX 41021, Norfolk, VA 23541-1021
 517101030 +EDI: TSYS2.COM Dec 29 2017 22:38:00 Barclays Bank Delaware, 100 S West St,
 Wilmington, DE 19801-5015
 517101031 +EDI: CAPITALONE.COM Dec 29 2017 22:38:00 Capital One, Attn: Bankruptcy, Po Box 30253,
 Salt Lake City, UT 84130-0253
 517111202 +EDI: AISACG.COM Dec 29 2017 22:38:00 Capital One Auto Finance, Ascension Capital Group,
 P.O. Box 165028, Irving, TX 75016-5028
 517101033 +EDI: CHASE.COM Dec 29 2017 22:38:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,
 Wilmington, DE 19850-5298
 517101035 +Fax: 602-659-2196 Dec 29 2017 23:13:48 Chex System, 7805 Hudson Road, suite 100,
 Saint Paul, MN 55125-1703
 517101038 +EDI: DISCOVER.COM Dec 29 2017 22:38:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 517101042 +EDI: IRS.COM Dec 29 2017 22:38:00 Internal Revenue Service, P.O. Box 804527,
 Cincinnati, OH 45280-4527
 517101044 +EDI: NAVIENTFKASMSERV.COM Dec 29 2017 22:38:00 Navient, Attn: Bankruptcy, Po Box 9500,
 Wilkes-Barr, PA 18773-9500
 517101048 +EDI: RMSC.COM Dec 29 2017 22:38:00 Synchb/Ashley Homestore, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 517101049 +EDI: RMSC.COM Dec 29 2017 22:38:00 Synchb/Mattress Firm I, Po Box 965064,
 Orlando, FL 32896-5064
 517104165 +EDI: RMSC.COM Dec 29 2017 22:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517101050 +EDI: RMSC.COM Dec 29 2017 22:38:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 517101051 EDI: TFSR.COM Dec 29 2017 22:38:00 Toyota Motor Credit Co, Toyota Financial Services,
 Po Box 8026, Cedar Rapids, IA 52408
 517101053 +EDI: WFFC.COM Dec 29 2017 22:38:00 Wells Fargo Bank, Po Box 10438, Macf8235-02f,
 Des Moines, IA 50306-0438

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 30

Date Rcvd: Dec 29, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2017 at the address(es) listed below:

Jill Manzo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bankruptcy@feinsuch.com
Michelle Labayen on behalf of Debtor Ramon C Antigua njchapter7@gmail.com,
benitezgiovanna@gmail.com
Michelle Labayen on behalf of Joint Debtor Lexy Cuadros njchapter7@gmail.com,
benitezgiovanna@gmail.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6